# IN THE UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

Sheila Fourney,	FILED ELECTRONICALLY
Plaintiff	
V.	
Northstar Location Services, LLC,	
Defendant	

## **COMPLAINT**

## I. Introduction

1. This is an action for damages brought by an individual consumer for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* ("the Act") which prohibits debt collectors from engaging in abusive, unfair, and deceptive practices.

# II. Jurisdiction and Venue

- Jurisdiction of this Court is proper pursuant to 15 U.S.C.
  § 1692k(d), which permits an action under the Act to be brought in any court of competent jurisdiction.
- 3. Venue in this district is proper in that Defendant transacts business here and the conduct complained of is alleged to have occurred here.

#### III. Parties

- 4. Plaintiff, Sheila Fourney, is a natural person residing at RR 4 Box 131, Montrose, PA 18801.
- 5. Defendant, Northstar Location Services, LLC, ("the Collector") is a limited liability corporation engaged in the business of collecting debts in this state with a place of business located at 4285 Genesee Street, Cheektowaga, NY 14225 and is a "debt collector" as defined by the Act, 15 U.S.C. § 1692a(6).

## **IV. Statement of Claim**

- 6. On or after January 23, 2010, the Collector was attempting to collect an alleged account ("the Account") from Plaintiff.
- 7. The Account is a "debt" as that term is defined by the Act, 15 U.S.C. § 1692a(5).
- 8. The collector regularly uses the telephone and mails to attempt to collect consumer debts alleged to be due another.
- 9. On January 23, 2010 the Collector caused at least one telephone call ("the Call") to be placed to Plaintiff.
- 10. During *the Call*, the Collector left a message ("*the Message*") for Plaintiff.

- 11. 15 U.S.C. § 1692e(11) requires a debt collector to disclose that the communication is from a debt collector in each communication with a consumer.
- 12. In *the Message*, the Collector failed to disclose that the call was from a debt collector.
  - 13. *The Call* and *the Message* were attempts to collect the Account.
  - 14. Defendant violated the Act, 15 U.S.C. § 1692, subsection e(11).

WHEREFORE, Plaintiff demands judgment against Defendant for damages, costs, attorney's fees, and such other and further relief as the Court deems just and proper.

## V. Demand for Jury Trial

Plaintiff demands a trial by jury as to all issues so triable.

Respectfully Submitted,

s/ Kenneth W. Pennington

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